

Certificate of Notice Page 1 of 2
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael L Torrence, Sr.
 Nicole S Torrence
 Debtors

Case No. 17-13959-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 7

Date Rcvd: Jul 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2019.

db/jdb +Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street,
 Philadelphia, PA 19151-3805

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Jul 03 2019 03:07:57 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 03 2019 03:07:36
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 03 2019 03:07:48 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr +E-mail/Text: rreithmeier@thebeneficial.com Jul 03 2019 03:07:22 Beneficial Bank,
 1818 Market Street, Philadelphia, PA 19103-3628

cr +E-mail/Text: blegal@phfa.org Jul 03 2019 03:07:43 Pennsylvania Housing Finance Agency,
 211 N. Front Street, Harrisburg, PA 17101, U.S.A. 17101-1406

cr +E-mail/PDF: gecsed@recoverycorp.com Jul 03 2019 03:13:46 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Michael L Torrence, Sr. dmo160west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com

DAVID M. OFFEN on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com,
 davidoffenecf@gmail.com/offendr83598@notify.bestcase.com

KEVIN G. MCDONALD on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY
 bkgroup@kmlawgroup.com

LEON P. HALLER on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com,
 dmaurer@pkh.com/mgutshall@pkh.com

LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
 dmaurer@pkh.com/mgutshall@pkh.com

MARY JACQUELINE LARKIN on behalf of PSTC Federal Employees Credit Union
 mjlarin@ohaganmeyer.com, jpitner@ohaganmeyer.com

MATTEO SAMUEL WEINER on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY
 bkgroup@kmlawgroup.com

MICHAEL S. BLOOM on behalf of Creditor Beneficial Bank mbloom@pressmandoyle.com,
 sduffy@pressmandoyle.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Michael L. Torrence Sr.
Nicole S. Torrence

Debtor(s)

PENNSYLVANIA HOUSING FINANCE AGENCY
Movant

vs.

Michael L. Torrence Sr.
Nicole S. Torrence

Debtor(s)

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 17-13959 ELF

11 U.S.C. Sections 362 and 1301

ORDER

AND NOW, this 2nd day of July, 2019 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is **GRANTED** and the automatic stay under 11 U.S.C. Section 362, is **MODIFIED** with respect to the subject premises located at 1420 North Felton Street, Philadelphia, PA 19151 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



**ERIC L. FRANK
U.S. BANKRUPTCY JUDGE**